

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Valerie J Brown  
aka Valerie J. Braddee-Brown  
Debtor(s)**

Bankruptcy Case No.: 18-24250-GLT  
Issued Per 5/23/2019 Proceeding  
Chapter: 13  
Docket No.: 28 - 13  
Concil. Conf.: May 23, 2019 at 11:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated October 30, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,425.00 as of June, 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on May 23, 2019 at 11:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- H. Additional Terms:

**(2.) *IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:***

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) **IT IS FURTHER ORDERED THAT:**

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.



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Gregory L. Taddonio, Judge  
United States Bankruptcy Court

Dated: May 23, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Valerie J Brown  
 Debtor

Case No. 18-24250-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
Form ID: 149Page 1 of 2  
Total Noticed: 43

Date Rcvd: May 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2019.

db +Valerie J Brown, P.O. Box 264, Mc Clellandtown, PA 15458-0264  
 14940960 American Express, P.O. Box 981535, El Paso, TX 79998-1535  
 14966093 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14940961 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P.O. Box 982234, El Paso, TX 79998-2234)  
 14968337 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14940965 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 14975735 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 14940966 +Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 14976322 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 14940967 +Citizens Bank, Attn: Bankruptcy Dept., 443 Jefferson Boulevard MS RJW-135, Warwick, RI 02886-1321  
 14940968 +Citizens Bank Card Services, P.O. Box 7092, Bridgeport, CT 06601-7092  
 14944260 +Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919-1922  
 14940970 +Discover Personal Loans, P.O. Box 30396, Salt Lake City, UT 84130-0396  
 14940971 First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557  
 14945622 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002  
 14940973 HSBC Card Services, P.O. Box 80084, Salinas, CA 93912-0084  
 14940972 +Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328  
 14940975 Marcus by Goldman Sachs, Goldman Sachs Bank, P.O. Box 45400, Salt Lake City, UT 84145-0400  
 14954703 +Nelnet obo College Assist, c/o Education Credit Management Corp., PO Box 16358, St. Paul, MN 55116-0358  
 14940978 Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283  
 14940979 Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282  
 14940980 Sheetz Credit Card, First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557  
 14940981 +Synchrony Bank, 25 SE 2nd Avenue--Suite 1120, Miami, FL 33131-1506  
 14940982 Target National Bank, c/o Target Card Services, P.O. Box 1581, Minneapolis, MN 55440-1581

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 24 2019 02:59:05  
 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14940962 +E-mail/Text: cms-bk@cms-collect.com May 24 2019 02:52:52 Capital Management Services, 726 Exchange Street--Suite 700, Buffalo, NY 14210-1485  
 14940963 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 24 2019 02:59:21 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 14940964 E-mail/PDF: AIS.COAF.EBN@americaninfosource.com May 24 2019 02:59:22 Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848  
 14944495 +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 24 2019 02:59:36 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  
 14970350 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 24 2019 02:59:20 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14940969 E-mail/Text: mrdiscren@discover.com May 24 2019 02:52:46 Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421  
 14945249 E-mail/Text: mrdiscren@discover.com May 24 2019 02:52:46 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14953484 +E-mail/Text: dplbk@discover.com May 24 2019 02:53:20 Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954  
 14940974 E-mail/PDF: gecscedi@recoverycorp.com May 24 2019 02:59:19 JC Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060  
 14972674 E-mail/PDF: resurgentbknotifications@resurgent.com May 24 2019 02:59:07 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14940976 E-mail/Text: electronicbkydocs@nelnet.net May 24 2019 02:53:13 Nelnet Student Loan Trust, Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505  
 14975640 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 24 2019 02:59:23 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14942602 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 24 2019 02:59:38 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14972518 +E-mail/Text: bankruptcyteam@quickenloans.com May 24 2019 02:53:18 Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408  
 14940977 +E-mail/Text: bankruptcyteam@quickenloans.com May 24 2019 02:53:18 Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-1906  
 14976358 +E-mail/Text: bncmail@w-legal.com May 24 2019 02:53:14 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14940983 E-mail/PDF: gecscedi@recoverycorp.com May 24 2019 02:59:19 TJX Rewards Master Card/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060  
 14940984 E-mail/PDF: gecscedi@recoverycorp.com May 24 2019 02:59:02 Walmart MasterCard/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 19

District/off: 0315-2

User: dbas  
Form ID: 149

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2019 at the address(es) listed below:

Daniel R. White on behalf of Debtor Valerie J Brown dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmeclf@chapter13trusteewdpa.com

TOTAL: 4